

In re:

Ray E. Weaver

Mary E. Weaver

Debtors

Case No. 20-14833-pmm

Chapter 13

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Sep 20, 2024

Form ID: 3180W

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Ray E. Weaver, Mary E. Weaver, 342 Bartlett Street, Reading, PA 19611-2033
14581284	+ Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
14596065	+ Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524
14571481	+ Reading Area Water Authority, 1801 Kutztown Road, Reading, PA 19604-1515
14919710	+ US Department of ED/Nelnet, 121 S 13TH ST, LINCOLN, NE 68508-1904

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 20 2024 23:50:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 20 2024 23:51:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14588067	+ Email/Text: taxclaim@countyofberks.com	Sep 20 2024 23:50:00	Berks County Tax Claim Bureau, 633 Court Street 2nd Floor, Reading, PA 19601-3552
14574177	+ EDI: AIS.COM	Sep 21 2024 03:48:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14571771	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 20 2024 23:50:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14573446	Email/PDF: resurgentbknotifications@resurgent.com	Sep 20 2024 23:58:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14575452	Email/PDF: MerrickBKNNotifications@Resurgent.com	Sep 20 2024 23:58:50	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14573236	Email/Text: mtgbk@shellpointmtg.com	Sep 20 2024 23:50:00	Mill City Mortgage Loan Trust 2019-GS1, c/o NewRez LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
14600651	EDI: Q3G.COM	Sep 21 2024 03:47:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14599468	Email/Text: EDBKNotices@ecmc.org	Sep 20 2024 23:50:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-4

User: admin

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Date Recvd: Sep 20, 2024

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Recip ID **14919725** Bypass Reason ***+** Name and Address
US Department of ED/Nelnet, 121 S 13TH ST, LINCOLN, NE 68508-1904

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name **Email Address**

BRENNA HOPE MENDELSOHN
on behalf of Joint Debtor Mary E. Weaver tobykmendelsohn@comcast.net

BRENNA HOPE MENDELSOHN
on behalf of Debtor Ray E. Weaver tobykmendelsohn@comcast.net

DANIEL P. JONES
on behalf of Creditor Mill City Mortgage Loan Trust 2019-GS1 djones@sterneisenberg.com bkecf@sterneisenberg.com

DENISE ELIZABETH CARLON
on behalf of Creditor Mill City Mortgage Loan Trust 2019-GS1 bkgroup@kmllawgroup.com

JOSHUA I. GOLDMAN
on behalf of Creditor Mill City Mortgage Loan Trust 2019-GS1 Josh.Goldman@padgettlawgroup.com
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

SCOTT F. WATERMAN [Chapter 13]
ECFMail@ReadingCh13.com

STEVEN K. EISENBERG
on behalf of Creditor Mill City Mortgage Loan Trust 2019-GS1 seisenberg@sterneisenberg.com bkecf@sterneisenberg.com

United States Trustee
USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG
on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9

Information to identify the case:

Debtor 1	Ray E. Weaver	Social Security number or ITIN xxx-xx-4877
		EIN -----
Debtor 2 (Spouse, if filing)	Mary E. Weaver	Social Security number or ITIN xxx-xx-3043
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 20-14833-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ray E. Weaver

Mary E. Weaver

9/19/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.